Listing of Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-45 (Canceled)

46. (Currently amended) A computer-implemented method comprising:

receiving a consumer account number associated with a payor and a payee, wherein the consumer account number is not in a format acceptable to the payee;

selecting at least one alteration rule associated with the payee, wherein the at least one alteration rule is associated with at least one account number format that is acceptable to the payee;

altering the consumer account number to a modified consumer account number based on the at least one alteration rule associated with the payee, and wherein altering the consumer account number to a modified consumer account number includes inserting a character string at a particular position in the consumer account number to create the modified consumer account number; and

transmitting the modified consumer account number to the payee.

47. (Original) The method of Claim 46, wherein transmitting the modified consumer account number to the payee includes transmitting payment information to the payee.

48. (Original) The method of Claim 46, wherein the at least one alteration rule identifies an expected account number format required by the payee.

49. (Original) The method of Claim 46, wherein the at least one alteration rule is associated with a plurality of payees.

50. (Original) The method of Claim 46, wherein the consumer account number is received as part of a payment record.

51. (Original) The method of Claim 50, wherein the payment record is one of a plurality of payment records received in a batch.

52. (Canceled)

53. (Canceled)

54. (Previously presented) The method of Claim 46, wherein the character string is comprised of numeric characters, non-numeric characters, or a combination of numeric characters and non-numeric characters.

55. (Previously presented) The method of Claim 46, wherein the character string includes a portion of the payor's name, a portion of the payor's address, a portion of the payor's zip code, or a payee-defined character string.

56. (Original) The method of Claim 46, further comprising:

      receiving payee information in conjunction with the consumer account number, wherein the payee information identifies the payee;

      generating an eleven-digit zip code associated with the payee information; and

      prior to altering the consumer account number, locating the payee on a merchant database using the eleven-digit zip code.

57. (Original) The method of Claim 46, further comprising, prior to altering the consumer account number, validating the consumer account number.

58. (Original) The method of Claim 57, wherein validating the account number includes verifying that (i) the consumer account number is of a specific length, (ii) the consumer account number includes a specific character string, (iii) the consumer account number includes a specific character string at a particular position within the consumer account number, or (iv) the consumer account number yields a particular check digit after being run through a specific algorithm.

59. (Original) The method of Claim 57, wherein validating the account number includes comparing the consumer account number with at least one validation template, wherein the validation template is one of a plurality of validation templates stored in association with a plurality of payees on the merchant database.

60. (Original) The method of Claim 59, wherein the alteration rule is associated with the validation template.

61. (Currently amended) A system comprising:

a merchant database, wherein the merchant database includes at least one alteration rule stored in association with a payee; and

a processor, in communication with the merchant database, wherein the processor executes software instructions for:

receiving a consumer account number associated with a payor and the payee, wherein the consumer account number is not in a format acceptable to the payee,

selecting the at least one alteration rule associated with the payee, wherein the at least one alteration rule is associated with at least one account number format that is acceptable to the payee,

altering the consumer account number to a modified consumer account number, based on the at least one alteration rule associated with the payee, and wherein altering the consumer account number to a modified consumer account number includes inserting

a character string at a particular position in the consumer account number to create the

modified consumer account number, and

transmitting the modified consumer account number to the payee.

62. (Original) The system of Claim 61, wherein the software instructions for transmitting the modified consumer account number to the payee include transmitting payment information to the payee.

63. (Currently amended) The system of Claim 61, wherein the at least one <u>account number</u> alteration rule identifies an expected account number format required by the payee.

64. (Currently amended) The system of Claim 61, wherein the at least one <u>account number</u> alteration rule is associated with a plurality of payees.

65. (Original) The system of Claim 61, wherein the software instructions for receiving a consumer account number associated with a payor include receiving the consumer account number as part of a payment record.

66. (Original) The system of Claim 65, wherein the payment record is one of a plurality of payment records received in a batch.

67. (Canceled)

68. (Canceled)

69. (Previously presented) The system of Claim 61, wherein the character string is comprised of numeric characters, non-numeric characters, or a combination of numeric characters and non-numeric characters.

70. (Previously presented) The system of Claim 61, wherein the character string includes a portion of the payor's name, a portion of the payor's address, a portion of the payor's zip code, or a payee-defined character string.

71. (Original) The system of Claim 61, wherein the processor is configured to execute additional software instructions for:

>   receiving payee information in conjunction with the consumer account number, wherein the payee information identifies the payee,

>   generating an eleven-digit zip code associated with the payee information, and

>   prior to altering the consumer account number, locating the payee on the merchant database using the eleven-digit zip code.

72. (Original) The system of Claim 61, wherein the processor is configured to execute additional software instructions for:

>   prior to altering the consumer account number, validating the consumer account number.

73. (Original) The system of Claim 72, wherein the software instructions for validating the account number include verifying that (i) the consumer account number is of a specific length, (ii) the consumer account number includes a specific character string, (iii) the consumer account number includes a specific character string at a particular position within the consumer account number, or (iv) the consumer account number yields a particular check digit after being run through a specific algorithm.

74. (Original) The system of Claim 72, wherein the software instructions for validating the account number include comparing the consumer account number with at least one validation template, wherein the validation template is one of a plurality of validation templates stored in association with a plurality of payees on the merchant database.

75. (Original) The system of Claim 74, wherein the alteration rule is associated with the validation template.

76. (Currently amended) A system comprising:

   means for receiving a consumer account number associated with a payor and a payee, wherein the consumer account number is not in a format acceptable to the payee;

   means for selecting at least one alteration rule associated with the payee, wherein the at least one alteration rule is associated with at least one account number format that is acceptable to the payee;

   means for altering the consumer account number to a modified consumer account number based on the at least one alteration rule associated with the payee, and wherein altering the consumer account number to a modified consumer account number includes inserting a character string at a particular position in the consumer account number to create the modified consumer account number; and

   means for transmitting the modified consumer account number to the payee.

77. (New) The method of Claim 46, wherein receiving a consumer account number associated with a payor and a payee includes receiving the consumer account number in a format that is not compatible with an accounting system of the payee.

78. (New) The method of Claim 46, wherein selecting at least one alteration rule associated with the payee includes selecting at least one alteration rule associated with at least one account number format that is compatible with an accounting system of the payee.

79. (New) The system of Claim 61, wherein the consumer account number is received in a format that is not compatible with an accounting system of the payee.

80. (New) The system of Claim 61, wherein the at least one alteration rule is associated with at least one account number format that is compatible with an accounting system of the payee.